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PTO/SB/05 (03-01)

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UTILITY PATENT APPLICATION TRANSMITTAL	<p><i>(Only for new nonprovisional applications under 37 CFR 1.53(b))</i></p> <table border="1"> <tr> <td>Attorney Docket No.</td> <td>10018-007</td> <td>Total Pages</td> <td>33</td> </tr> <tr> <td colspan="2"><i>First Named Inventor or Application Identifier</i></td> <td colspan="2">P.T.O.</td> </tr> <tr> <td colspan="2">Fitzpatrick</td> <td colspan="2">S. 532149</td> </tr> <tr> <td>Express Mail Label No.</td> <td colspan="3">EV335856349US</td> </tr> </table>	Attorney Docket No.	10018-007	Total Pages	33	<i>First Named Inventor or Application Identifier</i>		P.T.O.		Fitzpatrick		S. 532149		Express Mail Label No.	EV335856349US		
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APPLICATION ELEMENTS <i>See MPEP chapters 600 concerning utility patent application contents.</i>		Address to:	Commissioner for Patents P.O. Box 1450 Mail Stop PATENT APPLICATION Alexandria, VA 22313-1450
1. <input checked="" type="checkbox"/>	Fee Transmittal Form (original plus one copy) [Total Sheets: 2] <i>(Submit an original, and a duplicate for fee processing)</i>	7. <input type="checkbox"/>	CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)
2. <input type="checkbox"/>	Applicant claims Small Entity status, see 37 C.F.R. § 1.27	8. <input type="checkbox"/>	Nucleotide and/or Amino Acid Sequence Submission <i>(if applicable, all necessary)</i>
3. <input checked="" type="checkbox"/>	Specification [Total Pages 22] <i>(preferred arrangement set forth below, MPEP 1503.01)</i> - Descriptive title of the Invention - Cross Reference to Related Applications - Statement Regarding Fed sponsored R&D - Reference to Microfiche Appendix - Background of the Invention - Brief Summary of the Invention - Brief Description of the Drawings (if filed) - Detailed Description of the Invention (including drawings, if filed) - Claim(s) - Abstract of the Disclosure	a. <input type="checkbox"/>	Computer Readable Form (CRF)
4. <input checked="" type="checkbox"/>	Drawing(s) (35 USC 113) [Total Sheets 6]	b. <input type="checkbox"/>	Specification Sequence Listing on: i. <input type="checkbox"/> CD-ROM or CD-R (2 copies); or ii. <input type="checkbox"/> paper
5. <input checked="" type="checkbox"/>	Oath or Declaration (unexecuted) [Total Sheets 2] a. <input type="checkbox"/> Newly executed (original or copy) b. <input type="checkbox"/> Copy from a prior application (37 CFR 1.63(d)) <i>(for continuation/divisional with Box 18 completed)</i> i. <input type="checkbox"/> DELETION OF INVENTOR(S) Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).	c. <input type="checkbox"/>	Statement verifying identity of above copies
6. <input type="checkbox"/>	Application Data Sheet. See 37 CFR 1.76	ACCOMPANYING APPLICATION PARTS	
9. <input type="checkbox"/>	Assignment Papers (cover sheet & document(s))		
10. <input type="checkbox"/>	37 CFR 3.73(b) Statement <i>(when there is an assignee)</i> <input type="checkbox"/> Power of Attorney		
11. <input type="checkbox"/>	English Translation Document (if applicable)		
12. <input type="checkbox"/>	Information Disclosure Statement (IDS)/PTO-1449 <input type="checkbox"/> Copies of IDS Citations		
13. <input type="checkbox"/>	Preliminary Amendment		
14. <input checked="" type="checkbox"/>	Return Receipt Postcard (MPEP 503) <i>(Should be specifically itemized)</i>		
15. <input type="checkbox"/>	Certified Copy of Priority Document(s) <i>(if foreign priority is claimed)</i>		
16. <input type="checkbox"/>	Nonpublication Request under 35 U.S.C. 122 (b)(2)(i). Applicant must attach form PTO/SB/35 or it's equivalent		
17. <input type="checkbox"/>	Other:		

18. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

Continuation Divisional Continuation-in-part (CIP) of prior application No.: filed

Prior application information: Examiner: Group Art Unit:

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

19. CORRESPONDENCE ADDRESS

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PENNIE & EDMONDS LLP

COUNSELORS AT LAW
1155 Avenue of the Americas
New York, New York 10036-2711

ATTORNEY DOCKET NO. 10018-007

Date: July 30, 2003

Commissioner for Patents
P.O. Box 1450
Mail Stop PATENT APPLICATION
Alexandria, VA 22313-1450

Sir:

The following utility patent application is enclosed for filing:

Applicant(s): David R. Fitzpatrick & William G. Riggio Executed
on:

Title of Invention: METHOD AND SYSTEM FOR PROVIDING RULE-BASED COLLATERAL ALLOCATION AND SUBSTITUTION

PATENT APPLICATION FEE VALUE

TYPE	NO. FILED	LESS	EXTRA	EXTRA RATE	FEE
Total Claims	6	- 20	0	\$18.00 each	\$ 0
Independent	1	- 3	0	\$84.00 each	\$ 0
			Minimum Fee		\$ 750
			Multiple Dependency Fee		\$ 0
			If Applicable (\$280.00)		
				Total	\$ 750
			Applicant qualifies for the 50% Reduction for Independent Inventor, Nonprofit Organization or Small Business Concern		\$ 0
				Total Filing Fee	\$ 750

[] **DO NOT PUBLISH.** I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

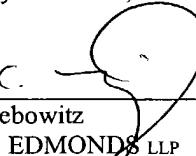
[X] Priority of application no. 60/399,903 filed on July 30, 2002 is claimed under 35 U.S.C. § 119.

[] The certified copy of the priority application has been filed in application no. filed on .

[] Amend the specification by inserting before the first line the following sentence: This is a continuation-in-part of application no. filed on .

Please charge the required fee to Pennie & Edmonds LLP Deposit Account 16-1150. A copy of this sheet is enclosed.

Respectfully submitted,


Henry C. Lebowitz
PENNIE & EDMONDS LLP
36,196
Reg No.

Enclosure

This form is not for use with continuation, divisional, re-issue, design or plant patent applications.